

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re:	§	Case No. 15-23589
	§	
GUADALUPE M BLANCO	§	
	§	
	§	
Debtor(s)	§	

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION REPORT
CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

David P. Leibowitz, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned:	\$172,700.00	Assets Exempt:	\$53,559.00
<i>(without deducting any secured claims)</i>			
Total Distributions to Claimants:	\$1,020.47	Claims Discharged Without Payment:	\$17,130.79
Total Expenses of Administration:	\$737.81		

3) Total gross receipts of \$6,594.28 (see **Exhibit 1**), minus funds paid to the debtor(s) and third parties of \$4,836.00 (see **Exhibit 2**), yielded net receipts of \$1,758.28 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Secured Claims (from Exhibit 3)	\$322,165.00	\$15,942.83	\$0.00	\$0.00
Priority Claims:				
Chapter 7 Admin. Fees and Charges (from Exhibit 4)	NA	\$737.81	\$737.81	\$737.81
Prior Chapter Admin. Fees and Charges (from Exhibit 5)	NA	\$0.00	\$0.00	\$0.00
Priority Unsecured Claims (From Exhibit 6)	\$0.00	\$0.00	\$0.00	\$0.00
General Unsecured Claims (from Exhibit 7)	\$11,736.36	\$7,285.90	\$7,285.90	\$1,020.47
Total Disbursements	\$333,901.36	\$23,966.54	\$8,023.71	\$1,758.28

4). This case was originally filed under chapter 7 on 07/10/2015. The case was pending for 30 months.

5). All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6). An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 01/11/2018

By: /s/ David P. Leibowitz
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE	AMOUNT RECEIVED
IL Unclaimed Property	1229-000	\$127.28
2015 income tax refund	1280-002	\$6,467.00
TOTAL GROSS RECEIPTS		\$6,594.28

The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	AMOUNT PAID
GUADALUPE BLANCO	Exemptions	8100-002	\$1,743.76
GUADALUPE BLANCO	Funds to Third Parties	8500-002	\$3,092.24
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$4,836.00

EXHIBIT 3 – SECURED CLAIMS

CLAIM NUMBER	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
3	AmeriCredit Financial Services, Inc.	4210-000	\$16,390.00	\$15,942.83	\$0.00	\$0.00
	Chase Mortgage	4110-000	\$108,774.00	\$0.00	\$0.00	\$0.00
	Royal Bank	4110-000	\$170,909.00	\$0.00	\$0.00	\$0.00
	Royal Bank	4110-000	\$26,092.00	\$0.00	\$0.00	\$0.00
TOTAL SECURED CLAIMS			\$322,165.00	\$15,942.83	\$0.00	\$0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
David P. Leibowitz, Trustee	2100-000	NA	\$439.57	\$439.57	\$439.57
David P. Leibowitz, Trustee	2200-000	NA	\$14.26	\$14.26	\$14.26
Green Bank	2600-000	NA	\$23.98	\$23.98	\$23.98
Office of the Clerk United States Bankruptcy Court	2700-000	NA	\$260.00	\$260.00	\$260.00
TOTAL CHAPTER 7 ADMIN. FEES AND		NA	\$737.81	\$737.81	\$737.81

CHARGES

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

NONE

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

NONE

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NUMBER	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
1	Sprint	7100-000	\$555.00	\$798.56	\$798.56	\$111.84
2	PYOD, LLC its successors and assigns as assignee	7100-900	\$316.00	\$208.03	\$208.03	\$29.14
3A	AmeriCredit Financial Services, Inc.	7100-000	\$0.00	\$6,279.31	\$6,279.31	\$879.49
	Chase	7100-000	\$1,997.00	\$0.00	\$0.00	\$0.00
	Metropolitan Advanced Radiology	7100-000	\$7.00	\$0.00	\$0.00	\$0.00
	Metropolitan Advanced Radiology	7100-000	\$12.00	\$0.00	\$0.00	\$0.00
	State Farm Insurance Company	7100-000	\$8,849.00	\$0.00	\$0.00	\$0.00
	United Recovery Systems	7100-000	\$0.36	\$0.00	\$0.00	\$0.00
TOTAL GENERAL UNSECURED CLAIMS			\$11,736.36	\$7,285.90	\$7,285.90	\$1,020.47

ASSET CASES

Case No.: 15-23589-PSH
Case Name: BLANCO, GUADALUPE M
For the Period Ending: 1/11/2018

Trustee Name: David Leibowitz
Date Filed (f) or Converted (c): 07/10/2015 (f)
\$341(a) Meeting Date: 08/19/2015
Claims Bar Date: 08/18/2016

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
1	Single-family home with house on rear lot - 9900 S. Commercial Ave. Chicago, IL	\$115,000.00	\$0.00	\$0.00	FA
2	4717 Torrence Ave Hammond, IN	\$60,000.00	\$0.00	\$0.00	FA
3	Cash On-Hand / Personal Funds	\$50.00	\$0.00	\$0.00	FA
4	Savings - Providence Bank - #2624	\$328.15	\$0.00	\$0.00	FA
5	Checking - Providence Bank - #2344	\$690.01	\$0.00	\$0.00	FA
6	Miscellaneous used household goods and furnishings	\$900.00	\$0.00	\$0.00	FA
7	Used clothing fully depreciated	\$250.00	\$0.00	\$0.00	FA
8	Term insurance through employer	\$0.00	\$0.00	\$0.00	FA
9	GE RSP (401 k)	\$31,909.00	\$0.00	\$0.00	FA
10	2000 Ford Explorer - 200,000 miles - in possession of the Debtor	\$1,300.00	\$0.00	\$0.00	FA
11	2010 VW Tiguan - 70,000 miles - in possession of the Debtor	\$12,700.00	\$0.00	\$0.00	FA
12	2015 income tax refund (u)	\$3,402.00	\$1,631.00	\$6,467.00	FA
Asset Notes: Exempted portion per amended C (5/16/16 dkt: 42) 735 ILCS 5/12-1001(b): \$1,731.84 Debtor's pro-rated portion: \$3,104.16					
13	2003 Hyundai Santa Fe - in possession of son, Roger Blanco (u)	\$300.00	\$0.00	\$0.00	FA
Asset Notes: Appraisal provided. Vehicle worth \$300.00					
14	IL Unclaimed Property (u)	\$0.00	\$233.91	\$127.28	FA
Asset Notes: Claim# 6345903 balance of \$106.63 was jointly-held, and Trustee is abandoning this portion.					
TOTALS (Excluding unknown value)					
	\$226,829.16	\$1,864.91		\$6,594.28	<u>Gross Value of Remaining Assets</u> \$0.00

Major Activities affecting case closing:

ASSET CASES

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Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets

06/30/2017 2017 Reporting Period:
Submitted claim to IL Treasurer for unclaimed funds in Debtor's name. (Claim #6345903, currently "in line for review")

06/27/2016 Once funds are received, case will be ready for TFR.
2016 Reporting Period:
Asset Case - 2015 tax refund.
Case was re-opened to administer following tax intercept
Returned Debtor's exempted amount per amended schedules.

Claims bar date: 8/18/16

Initial Projected Date Of Final Report (TFR): 12/31/2016

Current Projected Date Of Final Report (TFR): 10/01/2017

/s/ DAVID LEIBOWITZ

DAVID LEIBOWITZ

CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 15-23589-PSH
Case Name: BLANCO, GUADALUPE M
Primary Taxpayer ID #: **_***5279
Co-Debtor Taxpayer ID #:
For Period Beginning: 7/10/2015
For Period Ending: 1/11/2018

Trustee Name: David Leibowitz
Bank Name: Green Bank
Checking Acct #: *****8901
Account Title: Blanco, Guadalupe
Blanket bond (per case limit): \$5,000,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
05/17/2016		United States Treasury	Unscheduled 2015 Tax Refund	*	\$6,467.00		\$6,467.00
	{12}		Debtor's pro-rated portion of 2015 tax refund \$3,104.16	1280-002			\$6,467.00
	{12}		Debtor's exempted portion of 2015 tax refund \$1,731.84	1280-002			\$6,467.00
	{12}		Estate portion of 2015 tax refund \$1,631.00	1224-000			\$6,467.00
05/25/2016	3001	GUADALUPE BLANCO	Debtor's Exempted Portion of Tax Refund, plus part of Debtor's pro-rated portion	8100-002		\$1,743.76	\$4,723.24
05/31/2016		Green Bank	Bank Service Fee	2600-000		\$4.71	\$4,718.53
06/30/2016		Green Bank	Bank Service Fee	2600-000		\$7.36	\$4,711.17
07/20/2016	3002	GUADALUPE BLANCO	Balance of Debtor's pro-rated portion of 2015 Tax Refund	8500-002		\$3,092.24	\$1,618.93
07/29/2016		Green Bank	Bank Service Fee	2600-000		\$6.63	\$1,612.30
08/31/2016		Green Bank	Bank Service Fee	2600-000		\$2.60	\$1,609.70
09/30/2016		Green Bank	Bank Service Fee	2600-000		\$2.68	\$1,607.02
10/19/2017	(14)	State of Illinois - Comptroller	Unclaimed funds	1229-000	\$127.28		\$1,734.30
12/14/2017	3003	Office of the Clerk United States Bankruptcy Court	Claim #: ; Amount Claimed: \$260.00; Distribution Dividend: 100.00%;	2700-000		\$260.00	\$1,474.30
12/14/2017	3004	David P. Leibowitz	Trustee Expenses	2200-000		\$14.26	\$1,460.04
12/14/2017	3005	David P. Leibowitz	Trustee Compensation This check was misprinted	2100-003		\$439.57	\$1,020.47
12/14/2017	3006	Sprint	Claim #: 1; Amount Claimed: \$798.56; Distribution Dividend: 14.01%;	7100-000		\$111.84	\$908.63
12/14/2017	3007	PYOD, LLC its successors and assigns as assignee	Claim #: 2; Amount Claimed: \$208.03; Distribution Dividend: 14.01%;	7100-900		\$29.14	\$879.49
12/14/2017	3008	AmeriCredit Financial Services, Inc.	Claim #: 3; Amount Claimed: \$6,279.31; Distribution Dividend: 14.01%;	7100-000		\$879.49	\$0.00
12/16/2017	3005	VOID: David P. Leibowitz		2100-003		(\$439.57)	\$439.57
12/16/2017	3009	David P. Leibowitz	Trustee Compensation - original check misprinted	2100-000		\$439.57	\$0.00

SUBTOTALS

\$6,594.28

\$6,594.28

CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 15-23589-PSH
Case Name: BLANCO, GUADALUPE M
Primary Taxpayer ID #: **_***5279
Co-Debtor Taxpayer ID #:
For Period Beginning: 7/10/2015
For Period Ending: 1/11/2018

Trustee Name: David Leibowitz
Bank Name: Green Bank
Checking Acct #: *****8901
Account Title: Blanco, Guadalupe
Blanket bond (per case limit): \$5,000,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTALS:	\$6,594.28	\$6,594.28	\$0.00
Less: Bank transfers/CDs	\$0.00	\$0.00	
Subtotal	\$6,594.28	\$6,594.28	
Less: Payments to debtors	\$0.00	\$1,743.76	
Net	\$6,594.28	\$4,850.52	

For the period of 7/10/2015 to 1/11/2018

Total Compensable Receipts:	\$1,758.28
Total Non-Compensable Receipts:	\$4,836.00
Total Comp/Non Comp Receipts:	\$6,594.28
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$1,758.28
Total Non-Compensable Disbursements:	\$4,836.00
Total Comp/Non Comp Disbursements:	\$6,594.28
Total Internal/Transfer Disbursements:	\$0.00

For the entire history of the account between 05/17/2016 to 1/11/2018

Total Compensable Receipts:	\$1,758.28
Total Non-Compensable Receipts:	\$4,836.00
Total Comp/Non Comp Receipts:	\$6,594.28
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$1,758.28
Total Non-Compensable Disbursements:	\$4,836.00
Total Comp/Non Comp Disbursements:	\$6,594.28
Total Internal/Transfer Disbursements:	\$0.00

FORM 2
CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 15-23589-PSH
Case Name: BLANCO, GUADALUPE M
Primary Taxpayer ID #: **_***5279
Co-Debtor Taxpayer ID #:
For Period Beginning: 7/10/2015
For Period Ending: 1/11/2018

Trustee Name: David Leibowitz
Bank Name: Green Bank
Checking Acct #: *****8901
Account Title: Blanco, Guadalupe
Blanket bond (per case limit): \$5,000,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTAL - ALL ACCOUNTS

NET DEPOSITS

NET
DISBURSEACCOUNT
BALANCES

\$6,594.28

\$6,594.28

\$0.00

For the period of 7/10/2015 to 1/11/2018

Total Compensable Receipts: \$1,758.28
Total Non-Compensable Receipts: \$4,836.00
Total Comp/Non Comp Receipts: \$6,594.28
Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$1,758.28
Total Non-Compensable Disbursements: \$4,836.00
Total Comp/Non Comp Disbursements: \$6,594.28
Total Internal/Transfer Disbursements: \$0.00

For the entire history of the case between 07/10/2015 to 1/11/2018

Total Compensable Receipts: \$1,758.28
Total Non-Compensable Receipts: \$4,836.00
Total Comp/Non Comp Receipts: \$6,594.28
Total Internal/Transfer Receipts: \$0.00

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Total Internal/Transfer Disbursements: \$0.00

/s/ DAVID LEIBOWITZ

DAVID LEIBOWITZ